CLAIMS

WHAT IS CLAIMED IS:

1. A system for performing brokerage and other financial services comprising:

an ATM network comprising a plurality of data terminals having cash dispensing capabilities, said ATM network providing a plurality of financial services to customers through said data terminals including cash withdrawals from customer banking accounts and transfers between customer accounts;

a brokerage system operatively connected to said ATM networks through said at least one host system, said brokerage system including:

means for maintaining records corresponding to customer brokerage accounts;

means for obtaining securities price information upon a request made with said data terminals; and

means for buying and selling securities held on behalf of customers upon a request made with said data terminals.

2. The system for performing brokerage and other financial services as set forth in claim 1 wherein said brokerage system further includes means for evaluating current value of respective customer securities holdings based on said securities price information.

3. The system for performing brokerage and other financial services as set forth in claim 1 wherein said securities price information is obtained substantially in real time.

4.   The system for performing brokerage and other financial systems as set forth in claim 1 said securities include stocks, bonds, and mutual funds.

5.   The system for performing brokerage and
other financial systems as set forth in claim 1, further comprising means for cross referencing a security symbol with other information, including a security name, in response to a customer request.

6.   In an integrated network including a
plurality of ATMs, a host system for servicing said ATMs, and a brokerage system which maintains user brokerage accounts, a method for providing brokerage services to users with said ATMs comprising:
      receiving identification data from a user
through an ATM and verifying said identification data based on stored records, said step including verifying that said brokerage system maintains a brokerage account on behalf of the user;
      providing the user with an option displayed
with said ATM to conduct brokerage transactions or other financial transactions;
      receiving selection data provided from a user
through said ATM, said selection data indicating selection of a brokerage transaction option;
      providing the user with an option displayed
with said ATM to trade securities held in said brokerage account;
      upon selection of said option to trade
securities by the user, obtaining an order request from said user to trade a security held on behalf of the user and forwarding said order request for completion at an exchange at which said security is traded;

providing the user with an option displayed with said ATM to determine current value of a plurality of securities;

5   upon selection of said option to determine current value of a plurality of securities, obtaining a current value for a selected one of said plurality of securities and displaying said current value to the customer with said ATM; and

          computing a total current value for each
10 security held on behalf of the user based on said information maintained in said brokerage account and displaying said total current value to the user with said ATM.

        7.   The method according to claim 6 wherein
15 said securities include stocks, bonds, and mutual funds.

        8.   The method according to claim 6 wherein said ATM includes a touch screen display whereby each option provided to the user is displayed on said touch screen display.

20   9.   The method according to claim 6 wherein said current value is provided substantially in real time.

        10.   The method according to claim 6 wherein said ATM includes a touch screen display whereby each
25 option provided to the user is displayed on said touch screen display.

        11.   The method according to claim 6 further includes the step of cross-referencing a security symbol with other information, including a security name, in
30 response to a user request.

12. An integrated financial system comprising:

an automated teller machine for providing a customer interface to the financial system, said automated teller machine including processor means, input

5   means for receiving customer information from a customer, display means for displaying information to the customer, and a dispenser mechanism, wherein said processor means receives said customer information and controls said display and said dispensing mechanism;

10   first communication means for remote transmission of first data from said automated teller machine;

a front end processor system coupled to said first communication means, said front end processor

15   system interpreting said first data from said automated teller machine and providing second data to said automated teller machine whereby said front end processor system controls a plurality of customer interactive processes implemented through said automated teller

20   machine processor means;

second communication means for transmission of third data from said front end processor system; and

a brokerage system receiving said third data from said front end processor system through said second

25   communications means and providing fourth data thereto, wherein said brokerage system maintains a record corresponding to a brokerage account, said record including indicia of number and type of securities held on behalf of the customer and wherein said brokerage

30   system receives trade orders from the customer through said automated teller machine and said front end processor system and places orders to implement said orders.

13. An integrated financial system according

35   to claim 12 further comprising a quotation system for

providing securities price information substantially in real time to the customer through said brokerage system, said front end processor system and said automated teller machine.

5   14. An integrated financial system according to claim 13 further comprising means to compute a current value of securities held on behalf of a customer based on said securities price information, wherein said current value is displayed to the customer with said automated
10   teller machine upon request of the customer.

15. An integrated financial system according to claim 12 wherein said securities include stocks, bonds, and mutual funds.

16. An integrated financial system according
15   to claim 12 wherein said customer interactive processes include dispensing cash to a customer with said automated teller machine, displaying account balances with said automated teller machine, and requesting transfers between customer accounts.

20   17. An integrated financial system according to claim 12 wherein said display means and said input means comprise a touch screen display.

18. An integrated financial system according to claim 12 further comprising means for cross
25   referencing a security symbol with other information, including a security name, in response to a customer request.